



DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

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As the below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **ELECTRONIC BORROWING AND LENDING SYSTEM**. The specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby appoint Keith R. Derrington (Registration Number 44,061) and Kenneth E. Kuffner (Registration Number 24,508), attorneys with full power of substitution and revocation to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith.

Please address all correspondence regarding this application to:

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I hereby declare that all statements made herein are of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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7th Sept, 2001
Date


Medha Parthasarathy